

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

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Embrace Home Loans, Inc.

In re:
Rosalba M. Perez
Haile P. Perez

Debtor(s)

Case No: 20-10827 JNP

Chapter: 13

Judge: Jerrold N. Poslusny Jr.

**CREDITOR'S
CERTIFICATION OF DEFAULT**

Brian Gaske

certifies as follows:

1. I am a Assistant Vice President for Embrace Loan Management Services LLC, a secured creditor of the debtor.
2. On April 05, 2021, an Order was entered, a copy of which is attached as Exhibit A, providing for the cure of post petition arrearages, and in default of such monthly payments for a 30 day period, allowing the secured creditor ex parte relief to vacate the stay, with notice to the trustee, debtor and his attorney, if any.
3. Debtor has failed to comply with the order:

☒ By missing payments and/or by failing to make the correct payments as summarized on the Certification of Creditor Regarding Post Petition Payment History attached hereto as Exhibit B.

☐ Other _____

4. This certification is being made in an effort to enforce the prior order of this court and to vacate the stay.

5. I certify under penalty of perjury that the above is true.

Date: 8/22/22

/s/ Brian Gaske
Secured Creditor
Brian Gaske